



**Early Learning Coalition
of Palm Beach County**
Ready to Learn. Ready for Life.

**REQUEST FOR INFORMATION
FOR
GROUP HEALTH INSURANCE
No. 24-300**

Dates Available: March 26, 2024

Closing Date and Time: April 24, 2024

Inquiries and responses should be directed to:

Anthony Hernandez
Procurement Director
Early Learning Coalition of Palm Beach County
2300 High Ridge Road, Suite 115
Boynton Beach, FL 33426
Anthony.hernandez@elcpalmbeach.org

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INTRODUCTION

In 1999, the Legislature enacted the School Readiness Act (s. 411.01, Florida Statutes (FS)), which consolidated the state's early care and education and childcare programs into one integrated program of school readiness services. The Act directed that school readiness programs would be overseen by school readiness coalitions (now known as the Early Learning Coalitions) at the county or multi-county level. The Coalition is coordinated by the State of Florida 's Office of Early Learning, a division of the Department of Education, and is one of 30 Coalitions in the state.

The Early Learning Coalition of Palm Beach County, Inc. (Coalition) is a 501(c) (3), not-for-profit organization dedicated to ensuring quality early care and education for children in Palm Beach County. Through a variety of affordable and innovative early care and education programs, the Coalition serves more than 30,000 children age's birth to 12 years old and their families through approximately 800 contracted child-care providers. The Coalition also provides training and quality programs to advance the skills of early care and education providers and staff, enhancing their ability to inspire learning and prepare children for future academic success.

The Coalition is authorized under s. 411.01, Florida Statutes, is incorporated as a not-for-profit entity and has been approved for 501(c)(3) tax-exempt status. The Coalition administers and oversees the early care and education programs in Palm Beach County and is governed by a Board of Directors. The Board of directors is comprised of a maximum of 30 members with membership per F.S. 411.01, which mandates certain members from partnering agencies in our community. The Coalition's 240 employees provide community services through 3 office locations in Palm Beach County, with centralized administrative and contractual operations.

SECTION 1: PURPOSE OF REQUEST FOR RFI

1.1 Statement of Purpose

The objective of this Request for Information ("RFI") is seeking to gather information for Group Health Insurance from qualified Health Care Insurance Brokers specified in Section 4 – Scope of Services.

1.2 Contract Resulting from this RFI

This 'REQUEST FOR INFORMATION' **Solicitation Number: ELCPCB 24-300 (referred hereinafter as the "RFI")** This is a Request for Information (RFI) – this is not a request for competitive pricing or a process for the Early Learning Coalition of Palm Beach County, Inc. (Coalition) to purchase. The purpose of this RFI is to gather information. No award will be made based on the results of this process.

1.3 Conflict of Interest

The Coalition and its employees, its representatives or agents are bound by the Conflict of Interest attestation policy, state regulations, and/or local Coalition Board regulations. All respondents must disclose in their Letter of Certification the name of any officer, director or agent who is affiliated with the Coalition as an employee, board member, provider, or other stakeholder. All respondents must disclose the name of any stakeholder who owns, directly or indirectly, any interest in the respondent's business or any of its branches. All respondents must disclose any business relationships or family relations with any officer, director, subcontractor, contracted provider, or employee of the Coalition.

1.4 Description of Operations

The Coalition is authorized under s. 411.01, Florida Statutes, is incorporated as a not-for-profit entity and has been approved for 501(c)(3) tax-exempt status. The Coalition administers and oversees the early care and education programs in Palm Beach County and is governed by a Board of Directors. The Board of directors is comprised of a maximum of 30 members with membership per F.S. 411.01, which mandates certain members from partnering agencies in our community. The Coalition's 240 employees provide community services through 3 office locations in Palm Beach County, with centralized administrative and contractual operations. The Coalition operates a \$100 million budget funded solely with federal, state, and local grants.

SECTION 2: RFI PROCESS - GENERAL INFORMATION

2.1 POINT OF CONTACT. The sole point of contact with the Coalition for purposes of this RFI is:

Anthony Hernandez
Procurement Director
Early Learning Coalition of Palm Beach County, Inc.
2300 High Ridge Road, Suite 115
Boynton Beach, Florida 33426
Anthony.hernandez@elcpalmbeach.org
Phone: (561) 576-7119

2.2 CONE OF SILENCE - LIMITATIONS ON CONTACTING ELC PERSONNEL/OTHERS. Effective as of the issuance of this RFI and ending at the end of the 72-hour period following the Coalition's closing date April 24, 2024, no person, entity or other organization shall contact and or discuss, with any member of the Coalition's Board, or Coalition Staff, any matter that pertains to this RFI, except with the Contact person identified in Section 2.1 of this RFI. Any person, entity, or other organization that violates this provision may be disqualified from responding to this RFI.

2.3 PROPOSED SCHEDULE. All times, meetings and subject matters are subject to change within the sole discretion of the Coalition.

DATE/TIME	PROCESS
March 26, 2024 3:00 p.m. EST	RFI released and posted on the Coalition's website: www.elcpalmbeach.org , other industry sites or direct communication.
April 10, 2024 2:00 p.m. EST	Last day to submit all inquiries to the Coalition.
April 24, 2024 3:00 p.m. EST	Sealed Responses Due to Coalition.
TBD	The Early Learning Coalition of Palm Beach County, Inc. reserves the right to issue a Request for Proposals (RFP) at a later date if deemed necessary to further evaluate potential solutions or services.

2.4 RESPONDERS' INQUIRIES/QUESTIONS. There will be No Responders' conference. Responders may submit written inquiries to the Coalition for the purpose of obtaining clarification or responses to questions concerning any matter relating to this RFI on or before 2:00 p.m. (EST) on the date set forth in the Proposed Schedule in Section 2.3 above. All questions and requests for clarification regarding this RFI must be forwarded, via e-mail, to the contact above and will be posted on the Coalition website.

2.5 ADDENDA. The Coalition has the absolute right to cancel, amend, modify, supplement, or clarify this RFI at any time in its sole discretion. If any revisions become necessary or appropriate, as determined in the sole discretion of the Coalition, the Coalition will post the same on its website. Any addendum issued by the Coalition will include a receipt acknowledgment, which must be executed and submitted to the Coalition along with the Response on the date Sealed Responses are due to the Coalition. All Responders should contact the Coalition's Point of Contact for this solicitation in addition to reviewing the website before the RFI deadline to ascertain whether any addenda have been issued. Failure to do so could result in a determination that the Response is non-responsive.

2.6 COMPLIANCE WITH LAWS/RULES/REGULATIONS. The Successful Responder shall for itself, and it shall cause each of its employees, agents, representatives, contractors, and subcontractors to continuously comply with any and all federal, state, and local laws, rules, regulations, codes, ordinances, statutes and orders of any public authority bearing on the performance of the awarded Contract by Responder. The Successful Responder shall ensure throughout the duration of the Contract that it, and all of its contractors and subcontractors of any tier, shall be properly licensed and certified, as applicable, continuously throughout the duration of all work performed and services provided in accordance with the resulting Contract. All such licensing and certification shall be at the sole cost of each contractor and subcontractor. Upon request, Responder shall furnish to the Coalition copies of any licenses, permits or certifications required to comply with any law, rule, regulation, code, ordinance, statute, and order referenced herein.

2.7 PUBLIC RECORDS/RESPONDER TRADE SECRETS. Article 1, Section 24 of the Florida Constitution and Chapter 119, Fla. Stat., guarantees every person access to all public records. All information contained within each Response submitted to the Coalition pursuant to this RFI is part of the public domain, consistent with Chapter, 119, Florida Statutes. Responders must invoke the exemptions to disclosure provided by law, in their Responses by providing the specific statutory authority for the claimed exemption, identifying the data or other materials to be protected, and state the reason, in writing, why the exclusion from public disclosure is necessary. Such claimed exempt information shall be segregated from the remainder of the Response. All Responses will be open for public inspection in accordance with Chapter 119, Florida

Statutes, except for any information that qualifies as exempt information under Florida Statutes, and which have been identified by the Responder. The Coalition will attempt to afford protection from disclosure of any trade secret as defined in Section 812.081, Florida Statutes, where identifies as such in the response to this RFI, to the extent permitted under Section 815.04, Florida Statutes. Any prospective Responder acknowledges, however, that the protection afforded by Section 815.04, Florida Statutes, is incomplete, and it is hereby agreed by the Responder and the Coalition that no right or remedy for damages arises from any disclosure. Responder agrees that no right or remedy shall be had against the Coalition that arises from any disclosure made by Coalition herein, in good faith, pursuant to Chapter 119, Florida Statutes. Further, Responder agrees that it shall indemnify, defend, and hold the Coalition harmless from and against any losses, expenses, liabilities, costs, (including court costs and reasonable attorney's fees and costs), claims or actions by a third party that relates to Responder's claimed exemptions herein.

2.8 ACCEPTANCE/REJECTION OF RESPONSES AND WAIVER OF IRREGULARITIES - The Coalition reserves the right to reject any and all Responses, and/or to re-advertise, to waive any defects, irregularities, informalities or technicalities therein, to negotiate Contract terms with the successful Responder, to disregard all non-conforming or non-responsive parts of a Response, or to accept any Response which, in the Coalition's sole judgment will best serve its interests. The Coalition may supplement, amend, modify and/or expand the solicitation requirements, accept Responses from one or more Responders, in whole or in part, and award only a portion of this solicitation. The Coalition reserves the right to cancel this RFI solicitation at any time without any liability and to cancel the award of any Contract at any time before execution of said Contract by all parties without any liability to the Coalition. In consideration of the Coalition's evaluation of submitted Responses, the Responder, by submitting its Response, expressly waives any claim to damages, of any kind whatsoever, in the event the Coalition exercises its rights provided for in this Section 2.8.

On the date and time for acceptance of Responses specified in the Schedule set forth in Section 2.3, the Responses shall be opened by the Coalition and reviewed to ensure that the Response contains the required, properly executed submittals.

No Response shall be permitted to be withdrawn once it is submitted to the Coalition in accordance herewith.

2.9 DISQUALIFICATION. The Response and the Responder shall be disqualified if:

1. The Responder or affiliate has been placed in the discriminatory vendor list pursuant to Section 287.134, Florida Statutes.
2. The Responder or affiliate has been placed on the federal suspension and debarment list,
3. The Responder or affiliate has not complied with an official order of any agency of the State of Florida or the United States Department of Labor to repay disallowed costs incurred during its conduct or projects or services.
4. The Responder or affiliate has failed to perform any contractual obligation with the Coalition in a manner satisfactory to the Coalition; or has failed to correct unsatisfactory performance to the satisfaction of the Coalition.
4. The Responder or affiliate had a contract terminated by the Coalition, by any other coalition, State agency or by any Children's Services Council for cause
5. The Responder or affiliate or any of its staff make contact in violation of the provisions of the Cone of Silence as set forth in Section 2.2 above.
6. The Responder or affiliate or any of its staff have participated in the development of the RFI documents for this Solicitation.

2.10 NO DISCRIMINATION - The Coalition, in accordance with Title VII of the Civil Rights Act of 1964, ensures that in any Contract entered into pursuant to this RFI, minority business enterprises will be afforded full opportunity to submit Responses and will not be discriminated against on the grounds of race, color, or national origin in consideration of award.

2.11 SMALL AND/OR MINORITY-OWNED BUSINESS – Efforts will be made by Coalition to utilize small businesses and minority-owned businesses. A Responder qualifies as a small business firm if it meets the definition of a small business as established by the Small Business Administration (13 CFR 121.201) and/or a minority-owned business as defined by F.S. 287.057 (12),

2.12 IDENTICAL OR TIE RESPONSES – N/A.

2.13 NOTICE OF CONTRACT AWARD. N/A

2.14 PROTESTS AND DISPUTES. N/A

2.15 COST OF PREPARATION OF RESPONSE - The Coalition is not liable for any costs incurred by Responder in responding to this Request for Information.

SECTION 3 - INSTRUCTIONS FOR PREPARING AND SUBMITTING A RESPONSE

3.1 RESPONSE CONTENT. Responses to this RFI shall be prepared in a concise manner designed to address the Coalition's anticipated needs and requirements. All prices and quotations shall be typewritten, no erasures will be accepted. No Response may be transferred or assigned by a Responder. A completed Response consists of the following sections in the order prescribed below:

Section 1 – Table of Contents

The table of contents should include a clear identification of the material by section and by page number.

Section 2 – Letter of Certification and Vendor Application (N/A)

This section is a letter of certification on company letterhead to be signed by the company. See the example of the letter of certification.

Section 3 – General Description of the Product

This section will provide a brief statement demonstrating the respondent's understanding of the Coalition's needs and a positive commitment from the respondent to meet those needs. This section will describe in detail the technical specifications of systems and the end-user features our team can expect to use.

Section 4 – Training and Support

This section will provide the company's general approach to training and support and how the Coalition can expect to access each. This section will also include an implementation/transition plan and the how your representatives will support the Coalition staff during this time.

Section 5 – Company Profile and Qualifications

This section will provide information regarding the company, its history in the industry and specific qualifications that support the product proposed.

Section 6 – Sales and Training Team Qualifications

The respondent must identify the sales and training team/representatives that will be working with the Coalition. Brief biographies of each person must be included.

Section 7 – References

The respondent must provide at least three references of current clients. The name and contact information of a responsible member of management, including but not limited to the HR manager and/or end-users.

Section 8 – Cost of Services

The Responder must submit the cost of services, such as a price sheet, with estimated number of units and include an extended total for a 12-month period. We understand that total cost varies based on the specific services we will utilize, however, based on the information provided each Responder should be able to provide an estimated annual (12 month) of cost.

Section 9 – Administration-Billing

Briefly describe your administration process from contracting to monthly billing and payment methods. Samples of invoices and/or billing reports should be included.

Section 10 – Certification Affidavit (N/A)

The respondent must provide certain certifications that attest that the organization has made all necessary disclosures. Those forms can be found as exhibits to this document and shall be signed and notarized and returned with the Response.

Section 11 – Terms and Conditions

The Responder must include a full copy of the company's current terms and conditions.

3.2 FORMAT. The Response shall conform to the content and format requirements described herein. Responses shall be on 8.5"x11" white paper, in (12) point type, in a bound document and sealed in an envelope. The document shall conform to the format and sections as specified in item 4.1 above including a Title Page, Table of Contents and all required sections and exhibits. Pages must be numbered consecutively within each section. All supporting documentation or exhibits shall be clearly referenced. The Response and all inclusions shall be properly executed, and notarized as applicable, by an individual who is legally authorized to submit the Response on behalf of and bind the Responder.

3.3 SUBMISSION. The Response submission shall contain one hard-copy (1) original, (5) copies and (1) electronic copy of the Response in PDF format on a single USB storage device. The original and copies must be clearly marked as "original" or "copy". All signatures, on the original,

must be in blue ink. The signature must be of the designated agent officially authorized to act as the contractual agent for the organization. The original, all copies and the electronic copy must send to the RFI point of contact per section 2.1 and be in a SEALED envelope(s) clearly labeled:

**Attn: Anthony Hernandez, Procurement Director
Early Learning Coalition of Palm Beach County
Request for Response
Group Health Insurance
No. 24-300**

Responses and modifications to Responses received after the time and date specified herein for Response submission will not be considered. Submissions by e-mail or facsimile will not be accepted. Any Response submitted shall remain a valid offer for at least One Hundred Twenty (120) days after the submission deadline.

SECTION 4: SCOPE OF SERVICES

4.1 STATEMENT OF WORK

The Early Learning Coalition of Palm Beach County, Inc. is seeking to gather information for Group Health Insurance from qualified Health Care Insurance Brokers.

A. HMO/PPO QUALIFICATIONS.

Responses are expected from pure HMO's, PPO's, POS. EPO's authorized to do business in Florida and with acceptable financial strength. Area provider lists must accompany your HMO, and PPO proposal. All HMO and PPO networks must be organized and in place.

Responders should explain the full range of their services available. Background information should be furnished on HMO, and PPO personnel that will service the group. All HMO's must be accredited by the N.C.Q.A.

B. Benefits

The Coalition requires the Responder to provide a detailed description of their benefits options to include, but not limited to:

1. Health, Workers compensation Insurance, Open Enrollment Services
2. Employee Assistance Program
3. Cobra Administration
4. Dedicated online and phone support for Benefits
5. Health Savings Accounts, Flexible Spending Accounts
6. Employee Discounts, Voluntary Benefits
7. Benefits Administration
8. ACA Compliance Support

C. ONLINE SERVICES

The Coalition requires the Responder to provide a detailed description of their online services to include, but not limited to:

1. Employee Onboarding/New Hire Enrollment/Employee Self Service Portal Access
2. Employee Portal and Benefit Enrollment

D. PLAN ADMINISTRATION

1. BENEFITS ADMINISTRATION. This portion of the Request for Proposal is to describe the health insurance services desired. For purposes of the Request for Information, the term "fully insured health benefits" will include medical benefits.

2. GENERAL ADMINISTRATION OF SERVICES. The insurer will be responsible for any filings and approvals of documentation or audits of the insurance plan, which may be legally required. Proposers will describe in detail, claims handling, statistical reporting

services and other services normally provided, set forth the administrative services proposed, and provide a proposed administrative contract.

3. **PROGRAM IMPLEMENTATION.** The successful proposer will be expected to provide at no additional cost a plan document, certificates or booklets, and any other appropriate literature available (especially for orientation meetings) to describe the benefits to employees. Literature distributed to employees would be in layman's terms. Indicate the procedure and assistance to be provided for enrollment of employees who become eligible after plan inception. (Sample copy should be included in response).

4. **CLAIMS SERVICE.** Responders are expected to provide prompt and efficient claims service for benefits which require submission of claims. Please, identify your standard claims turnaround time. The preferred definition should be from the date a claim is received by the claims administrator until payment is received by the participants or medical service providers.

5. **WELLNESS PROGRAM.** The Coalition would like to implement an employee participation and incentivized wellness program.

6. **PREMIUM/CLAIMS EXPERIENCE RECORDS.** The Coalition is desirous of receiving timely reports which provide details on its experience, and which may be used to detect trends in benefit utilization which can be controlled to reduce ultimate group benefits program costs. Reports shall include, but not be limited to, the information detailed below. Each quarter proposers are to provide summaries of enrollment, paid claims (separately for employees, retirees, COBRA, and their dependents and separately for medical) for the month just completed and a recap of policy year experience to date. Claims reports are to be provided additionally for 12 months after plan termination plus any extension of benefit periods. Each report should be identified by employee group established by The Coalition. Responders should submit a listing of the variety of claims reports and other management reporting systems available to the Coalition, and sample copies of each format that may be requested by the Coalition.

State if you cannot comply with reporting as outlined and subsequently, what you can provide.

4.2 RESPONDER'S TECHNICAL QUALIFICATIONS

Qualified Responders shall provide a written summary demonstrating exemplary past experience in expeditiously and efficiently providing the services as a Group Health Insurance Broker.

Group Health Insurance to include:

1. Responses will only be accepted from financially sound insurers, authorized to do business in Florida. Best's rating of "A-" or better is required for each insurer being proposed. Please, provide a copy of your most recent 4 Best's rating. Insurers should explain the full range of their services available to Early Learning Coalition of Palm Beach County, Inc. and should state their experience, expertise, and data processing capability. Background information should be furnished on personnel that will service the group.

2. Any additional Industry Recognized Awards/Certifications.

3. Provide a list of other political subdivisions, i.e., county, city, or school boards to which you are currently providing benefits. Include the contact person and phone number for these accounts.

4. Identify how the employee benefits are funded, indicating if they are fully insured (required for health benefits in Florida) or partially self-funded. Who the third-party administrator(s) or carrier(s) are and provide written evidence of the financial viability of these organizations.

4.3 PRICE FOR WORK TO BE PERFORMED

A. **HEALTH INSURANCE PRICING** - Provide detailed pricing information regarding Health Insurance, encompassing premium rates, coverage options, and associated costs.

B. **COST CONTAINMENT** - Describe the nature and special features of the PPO/HMO plan offered. Indicate how benefits, deductibles and co-payments are applied or recommended by the PPO/HMO and any required or recommended penalties for nonuse of preferred providers.

Describe discounts and other pricing arrangements that the PPO/HMO has negotiated with hospitals and physicians who will provide cost reductions to the Coalition. Although statewide averages are useful, it is preferred that discounts in the Palm Beach County area be disclosed.

Indicate to what extent pre-admission review, concurrent review, psychiatric review, second surgical opinions and catastrophic case management are employed to control utilization.

Responders must provide specifics about any requirements of the network providers so the Coalition and its plan participants can make use of the plan. Historically the Coalition employs approximately two hundred-forty (240) to two hundred-fifty (250) staff.

END OF SCOPE OF SERVICES